



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2016
OF THE CONDITION AND AFFAIRS OF THE
Municipal Mutual Insurance Company of West Virginia

NAIC Group Code 0000, 0000 NAIC Company Code 14656 Employer's ID Number 55-0240280
(Current Period) (Prior Period)

Organized under the Laws of West Virginia, State of Domicile or Port of Entry West Virginia

Country of Domicile US

Incorporated/Organized February 16, 1910 Commenced Business April 1, 1910

Statutory Home Office P O Box 310, Wellsburg, West Virginia, US 26070
(Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office 950 Main Street, Wellsburg, West Virginia, US 26070 304-737-3371
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P O Box 310, Wellsburg, West Virginia, US 26070
(Street and Number or P. O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records 950 Main Street, Wellsburg, West Virginia, US 26070
(Street and Number, City or Town, State, Country and Zip Code)
304-737-3371
(Area Code) (Telephone Number)

Internet Website Address mmicins.com

Statutory Statement Contact Ronald Lee Hicks, CPA 304-737-3371
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OFFICERS

Brian Michael Taylor (President/CEO)
Jon David Meriwether (Secretary)
Richard Foster McCreary (Treasurer)

OTHER OFFICERS

DIRECTORS OR TRUSTEES

Harold Bruce Burech
Joanne Brooks
Marc Bryan Chernenko
Richard Foster McCreary
Jon David Meriwether
David Warren Rithner
Brian Michael Taylor

State of West Virginia
County of Brooke

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The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions there from for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Brian Michael Taylor
President/CEO

Jon David Meriwether
Secretary

Richard Foster McCreary
Treasurer

Subscribed and sworn to before me this
25th day of October, 2016

a. Is this an original filing? Yes (X) No ()

b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Statement Date			4
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Col. 1 minus Col. 2)	December 31 Prior Year Net Admitted Assets
1. Bonds	18,320,531		18,320,531	17,966,793
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	10,348,118		10,348,118	10,235,544
3. Mortgage loans on real estate:				
3.1 First liens	177,696		177,696	237,161
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	947,750		947,750	956,405
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)	56,623		56,623	
5. Cash (\$ 2,876,161), cash equivalents (\$) and short-term investments (\$)	2,876,161		2,876,161	2,192,859
6. Contract loans (including \$ premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Line 1 through Line 11)	32,726,879		32,726,879	31,588,762
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	71,891		71,891	71,892
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,382,415		2,382,415	2,432,357
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				97,041
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				44,454
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	233,418		233,418	13,418
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	18,106		18,106	27,161
21. Furniture and equipment , including health care delivery assets (\$)	93,359	93,359		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent , subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	26,727	26,727		
26. Total assets excluding Separate Accounts , Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	35,552,795	120,086	35,432,709	34,275,085
27. From Separate Accounts , Segregated Accounts and Protected Cell Accounts				
28. Totals (Line 26 and Line 27)	35,552,795	120,086	35,432,709	34,275,085
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501. Auto	26,727	26,727		
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	26,727	26,727		

STATEMENT AS OF SEPTEMBER 30 , 2016 OF THE MUNICIPAL MUT INS CO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 , Prior Year
1. Losses (current accident year \$ 811,566)	2,398,565	2,341,689
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	342,000	342,000
4. Commissions payable, contingent commissions and other similar charges	145,710	193,606
5. Other expenses (excluding taxes, licenses and fees)	443,022	31,554
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	90,000	93,260
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability	447,617	447,617
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	7,494,620	7,214,881
10. Advance premium	426,526	231,916
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	254,324	278,538
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	12,042,384	11,175,061
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	12,042,384	11,175,061
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	23,390,324	23,100,025
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Line 29 through Line 35, less Line 36)	23,390,324	23,100,025
38. Totals (Page 2, Line 28, Column 3)	35,432,708	34,275,086
DETAILS OF WRITE-INS		
2501. Deferred Compensation	254,324	278,538
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	254,324	278,538
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 10,403,571)	9,667,843	9,935,490	12,739,907
1.2 Assumed (written \$ 51,424)	51,424	58,001	124,154
1.3 Ceded (written \$ 538,125)	538,125	570,664	741,835
1.4 Net (written \$ 9,916,870)	9,181,142	9,422,827	12,122,226
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 6,775,624):			
2.1 Direct	6,889,530	6,071,183	7,343,277
2.2 Assumed			
2.3 Ceded	303,079	683,485	837,845
2.4 Net	6,586,451	5,387,698	6,505,432
3. Loss adjustment expenses incurred	259,888	260,819	598,055
4. Other underwriting expenses incurred	3,173,959	3,138,105	3,926,268
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Line 2 through Line 5)	10,020,298	8,786,622	11,029,755
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(839,156)	636,205	1,092,471
INVESTMENT INCOME			
9. Net investment income earned	459,144	450,746	502,715
10. Net realized capital gains (losses) less capital gains tax of \$	262,025	302,026	303,183
11. Net investment gain (loss) (Line 9 plus Line 10)	721,169	752,772	805,898
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums	95,885	94,457	128,097
14. Aggregate write-ins for miscellaneous income	77,276	12,483	38,330
15. Total other income (Line 12 through Line 14)	173,161	106,940	166,427
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	55,174	1,495,917	2,064,796
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	55,174	1,495,917	2,064,796
19. Federal and foreign income taxes incurred			291,662
20. Net income (Line 18 minus Line 19) (to Line 22)	55,174	1,495,917	1,773,134
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	23,100,027	21,980,335	21,980,335
22. Net income (from Line 20)	55,174	1,495,917	1,773,134
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	222,763	(1,253,019)	(730,817)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			93,584
27. Change in nonadmitted assets	12,360	(6,948)	(16,209)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Line 22 through Line 37)	290,297	235,950	1,119,692
39. Surplus as regards policyholders, as of statement date (Line 21 plus Line 38)	23,390,324	22,216,285	23,100,027
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)			
1401. Agency Commission	15,992	12,483	16,341
1402. Gain from Sale of Company Buildings			
1403. Guaranty assessment refund			296
1498. Summary of remaining write-ins for Line 14 from overflow page	61,284		21,693
1499. TOTALS (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	77,276	12,483	38,330
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)			

CASH FLOW

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	9,705,437	9,203,502	12,165,042
2. Net investment income	721,169	479,919	569,149
3. Miscellaneous income	173,161	127,558	166,427
4. Total (Line 1 through Line 3)	10,599,767	9,810,979	12,900,618
5. Benefit and loss related payments	6,626,616	5,117,774	6,528,680
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	3,029,080	3,128,717	4,610,972
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	220,000		258,728
10. Total (Line 5 through Line 9)	9,875,696	8,246,491	11,398,380
11. Net cash from operations (Line 4 minus Line 10)	724,071	1,564,488	1,502,238
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,801,198	1,856,816	2,267,727
12.2 Stocks	769,215	638,654	643,654
12.3 Mortgage loans	59,465	4,050	6,268
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	2,629,878	2,499,520	2,917,649
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,155,743	3,250,457	4,769,634
13.2 Stocks	396,194	159,119	159,119
13.3 Mortgage loans			
13.4 Real estate	56,623		
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Line 13.1 through Line 13.6)	2,608,560	3,409,576	4,928,753
14. Net increase or (decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	21,318	(910,056)	(2,011,104)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(62,087)	(4,292)	(4,114)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(62,087)	(4,292)	(4,114)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	683,302	650,140	(512,980)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	2,192,859	2,705,839	2,705,839
19.2 End of period (Line 18 plus Line 19.1)	2,876,161	3,355,979	2,192,859

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001			
20.0002			
20.0003			
20.0004			
20.0005			
20.0006			
20.0007			
20.0008			
20.0009			
20.0010			

NOTES TO FINANCIAL STATEMENTS

The Company has elected not to change any of the estimates from the December 31, 2015 Annual Statement. Changing the estimates for September 30, 2016 would have no significant impact on the Company's financial statements.

The Company foreclosed on a mortgage loan of a former employee with a principal balance of \$56,622.52 during the 3rd Qtr 2016.. The Company is in the process of obtaining an independent appraisal.

NOTE 1 – Summary of Significant Accounting Policies

(A). Accounting Practices

The Accompanying financial statements of Municipal Mutual Insurance Company of West Virginia (Company) have been prepared on the basis of accounting prescribed by the West Virginia Insurance Department.

The State of West Virginia requires insurance companies domiciled in the State of West Virginia to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners (NAIC) *Accounting and Practices Procedure Manual* subject to any deviations prescribed or permitted by the West Virginia Insurance Department.

(B). Use of Estimates

The preparation of the financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

(C). Accounting Policies

Direct premiums are earned over the term of the related policy. All policies are written one year in length with different payment options (quarterly, semi-annual, annual). Unearned premiums are established to cover the unexpired portion of the direct premium written and any unbilled portion of the annual policy. Such reserves are computed by pro-rata methods of direct business. Expenses incurred in connection with acquiring new business such as commissions are charged to operations as incurred.

Net investment income consists primarily of bond interest, dividends on stock, interest on bank accounts, interest from mortgage loans and rent from occupying its own building. Bond interest is recorded on the accrual basis and dividends are recorded on ex-dividend basis. Bank interest, mortgage interest and rental income from the Company's building are recorded monthly to reflect actual income earned.

Real estate investments are classified on the balance sheet as properties occupied by the Company. These investments are carried at depreciated cost.

In addition, the Company uses the following accounting policies:

(1). For the year ended December 31, 2015 the Company has one short-term investment recorded as cash. The investment is a 3-month Certificate of Deposit with a current interest rate of .50% and a face value of \$54,080. The maturity date is March 25, 2016;

(2). Investment grade bonds not backed by other loans are stated at their amortized value. There are no non-investment grade bonds with NAIC designations of 3 through 6 held by the Company;

(3). Common stocks are stated at their fair market value;

(4). The Company has no preferred stocks;

(5). First lien mortgages are stated at their unpaid principal balance less non-admitted amounts in excess of the allowable loan percentage of 66.67%. At year end the Company had two outstanding mortgage loans; one is current in principal/interest; the other is past due over 180 days in principal/interest in the amount of \$4,056/\$1,554 respectively.

NOTES TO FINANCIAL STATEMENTS

(6). U. S. Government agency loan-backed securities are valued at their amortized value;

(7). Basis of valuation of subsidiary and affiliated companies – not applicable;

(8). Basis of valuation in joint ventures and partnerships – not applicable;

(9). Basis of valuation of derivatives – not applicable;

(10). Premium deficiency reserves – not applicable;

(11). Unpaid losses and loss adjustment reserve(LAE) include amounts from individual case estimates and loss reports and an amount based on past experience for losses incurred but not reported(IBNR). Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts adequate, the ultimate liability may be in excess or less than the amounts provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined;

(12). The Company's capitalization policy for purchases of items such as electronic data processing equipment, software, furniture, vehicles and other equipment have not changed from those of the prior year;

(13). Not applicable as the Company does not write major medical insurance with prescription drug coverage.

NOTE 2 – Accounting Changes and Correction of Errors

(A). The Company adopted the provisions of SSAP 101 Income Taxes - a replacement of SSAP 10R and SSAP 10, effective January 1, 2012. SSAP 101 provides new requirements for tax loss contingencies and the calculation and admissibility of deferred tax assets. There were no differences in the recalculated amounts as of January 1, 2012 from that calculated under the prior method.

NOTE 3 – Business Combinations and Goodwill

(A). Statutory purchase method – not applicable

(B). Statutory merger – not applicable

(C). Impairment loss – not applicable

NOTE 4 – Discontinued Operations – not applicable

NOTE 5 – Investments

(A). Mortgage loans

(1). There were no new mortgage loans originating in 2015;

(2). The Company did not reduce the interest rate on any outstanding mortgage loan during the current year;

(3). The loan to value of the current mortgage loans is greater than 75%;

(4). The Company has one mortgage with interest 180 days or more past due; amount over 180 days past due is \$1,554.

(5). There were no taxes, assessments or any amounts advanced and not included in the mortgage loan;

(6) – (12). There were no impaired mortgage loans;

(B). Debt Restructuring – not applicable

(C). Reverse Mortgages – not applicable

NOTES TO FINANCIAL STATEMENTS

(D). Loan-backed Securities

(1). Value of all loan-backed securities were taken from the December 31, 2015 Wesbanco Bank Trust Department statement received by the Company;

(2) – (5). Securities with a recognized other-than temporary impairment; - not applicable

(E). Repurchase Agreements and/or Securities lending Transactions – not applicable

(F). Write downs for Impairments of Real Estate, Real Estate sales, Retail Land sales Operations and Real Estate with Participating Mortgage Loan Features; - not applicable

(G). Low Income housing tax credits – not applicable

(H). Restricted Assets -

(G). On Deposit with State of Ohio - U.S. Treasury Bond - Book Value \$101,964

NOTE 6 – Joint Ventures, Partnerships and LLC’s – not applicable

NOTE 7 – Investment Income

(A). Accrued Investment Income

The Company does not admit investment income due and accrued if amounts are over 90 days past due (180 days for mortgage loans);

(B). Amounts non-admitted – not applicable

NOTE 8 - Derivative Instruments – not applicable

NOTE 9 – Income Taxes

1. Components of net Deferred tax Asset/ (Liability)

	December 31, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a).Adjusted Gross Deferred Tax Asset	\$722,183	-0-	\$722,183	\$877,077	-0-	\$877,077	\$(154,894)	-0-	\$(154,894)
(b).Statutory Valuation allowance Adjustment	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
(c).Adjusted Gross deferred Tax assets	722,183	-0-	722,183	877,077	-0-	877,077	(154,894)	-0-	(154,894)
(d).Deferred tax assets Non-admitted	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
(e). Subtotal net admitted deferred tax assets	722,183	-0-	722,183	877,077	-0-	877,077	(154,894)	-0-	(154,894)
(f).Deferred Tax Liabilities	-0-	1,169,801	1,169,801	-0-	1,418,278	1,418,278	-0-	(248,477)	(248,477)
(g).Net admitted deferred tax asset (liability)	722,183	(1,169,801)	(477,618)	877,077	(1,418,278)	(541,201)	(154,894)	(248,477)	(93,583)

2. Admission Calculation Components

	December 31, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Change
(a). Federal Income taxes paid in prior years recoverable thru loss carry-back	-0-	-0-	-0-	\$25,766	-0-	\$25,766	\$(25,766)	-	\$(25,766)
(b). Adjusted Gross deferred tax assets Expected to be realized (excluding The amount of deferred tax assets From 2(a) above). After application Of the threshold limitation (lesser of 2(b) 1 and 2(b) 2 below	-	-	-	-	-	-	-	-	-
1 . Adjusted Gross deferred tax assets Expected to be realized following the Balance sheet date	37,750	-	37,750	-0-	-0-	-0-	37,750		37,750
2. Adjusted gross deferred tax assets Allowed per limitation threshold	XXXX	XXXX	3,327,448	XXXX	XXXX	3,135,284	XXXX	XXXX	192,164
(c). Adjusted gross deferred tax assets (excluding the amount DTA from 2(a) And 2(b) above) offset by Gross DTL	684,433	-0-	684,433	851,311	-	851,311	166,878	-	166,878

(d). DTA admitted as result of application

STATEMENT AS OF SEPTEMBER 30 , 2016 OF THE MUNICIPAL MUT INS CO

NOTES TO FINANCIAL STATEMENTS

of SSAP No. 101 Total (2a+2b+2c)	722,183	-0-	722,183	877,077	-0-	877,077	(154,894)	-	(154,894)
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3. Other Admissibility Criteria

	2015	2014
a. Ratio percentage used to determine recovery period and threshold limitation amount	1,280%	1,268%
b. Amount of adjusted Capital and surplus used to determine recovery period and threshold limitation in line 9A2 (b) 2	23,100,027	21,980,335

4. Impact of Tax planning Strategies – not applicable

B. Deferred Tax Liabilities Not Recognized – not applicable

C. Current and Deferred Income Taxes	2014	2015	Change
1. Current Income Tax			
Federal	(25,766)	392,934	418,700
Realized Capital Gains Tax	-	-	-
Federal income taxes(benefit) incurred	(25,766)	392,934	418,700
2. Deferred tax assets			
a. Ordinary			
Discounting of Unpaid Losses	157,522	136,868	(20,684)
Unearned premium Reserve	477,967	490,612	12,645
Compensation/benefit accrual	99,277	94,703	(4,574)
NOL carry-forward	142,281	-	(142,281)
Subtotal	877,077	722,183	(154,894)
Statutory Valuation allowance adjustment	-0-	-0-	-0-
non-admitted	-0-	-0-	-0-
Admitted ordinary DTA	877,077	722,183	(154,894)
b. Capital	-0-	-0-	-0-
c. Total admitted deferred tax assets	877,077	722,183	(154,894)
3. Deferred tax Liabilities			
Investments	1,418,278	1,169,801	(248,477)
4. Net Deferred Tax Assets/Liabilities	(541,201)	(447,618)	(93,583)

D. Reconciliation of federal Income tax rate to Actual Effective Rate

	2015	Effective Tax Rate
Permanent Differences		
Provision (benefit computed at statutory rate)	\$ 702,031	34.00%
Tax exempt income deduction	(58,122)	(2.80)
Dividend Received Deduction	(58,371)	(2.80)
Proration of tax exempt income	8,718	.4
Temporary Differences		
Total Ordinary DTA's	(204,867)	(9.90)
Total Ordinary DTL's	12,645	.60
Total Capital DTA's	-0-	-0-
Total Capital DTL's	84,482	4.10
Other:		
Statutory Valuation Allowance Adjustment	-0-	
Accrual Adjustment - Prior Year	-0-	
Other	-0-	
TOTALS	486,517	23.60%

NOTES TO FINANCIAL STATEMENTS

Federal Income tax(benefit) incurred	392,934	19.10%
Change in net deferred income taxes	<u>93,583</u>	<u>4.50</u>
Total Statutory Income Taxes	486,517	23.60%

E. Operating Loss and Tax Credit Carry-forwards and Protective Tax Deposits

1. The Company utilized all of its prior year carry forwards against 2015 income.
2. Subsequent to the carry-back of 2014 of the Net Operating Loss to 2013, the Company had a remaining carryforward of \$549,646 which was used to offset 2015 taxes. Accordingly, no additional taxes are available for recoupment for the years 2014 and 2013.
3. The Company did not have any protective tax deposits under section 6603 of the Internal Revenue Code.

F. Consolidated federal Income tax return – not applicable

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonable possible that the total liability will increase within 12 months of the reporting date.

NOTE 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

Not applicable

NOTE 11 – Debt – Not applicable

NOTE 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits, and Compensated Absences and Other Postretirement Benefit Plans

(A). Defined Benefit Plans – not applicable

(B). - (D). Description of Investment Policies, Fair Value of Plan Assets, Rate of Return Assumption
Not Applicable

(E). Defined Contribution Plans

The Company established a 401k profit sharing plan in 2006. The effective date of the plan was January 1, 2006. Each eligible employee is permitted to contribute to the plan up to the maximum permitted by federal law.

In 2015, the Company contributed 3% of each eligible employee’s taxable wages to this plan. The amount contributed in 2015 was \$28,659 and this amount was expensed in 2015.

Whether any contribution will be made to the plan by the Company in the future will be at the discretion of the Company.

(F). Multi-Employer Plans – not applicable

(G). Consolidated/Holding Company Plans – not applicable

(H). Postemployment Benefits and Compensated Absences

The Company has a supplemental retirement plan for two retired officers. The plan took effect when each officer retired (07/2006 and 10/2008). The plan guarantees the officer a monthly benefit in an amount equal to 70% of the officer’s base salary reduced by normal retirement benefits and any social security benefits

NOTES TO FINANCIAL STATEMENTS

received by the officer. At December 31, 2015 the Company has accrued \$278,538 as deferred compensation. The total paid each month is \$2,690.

(I). Impact of Medicare Modernization Act on Postretirement Benefits – not applicable

NOTE 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- (1). Outstanding Shares – not applicable
- (2). Dividend rate of preferred Stock – not applicable
- (3). Dividend restrictions – not applicable
- (4). Dates and Amount of Dividends paid – not applicable
- (5). Amount of Ordinary Dividends That May be Paid – not applicable
- (6). Restrictions on Unassigned Funds – not applicable
- (7). Mutual Surplus Amounts – not applicable
- (8). Company Stock held for Special Purposes – not applicable
- (9). Changes in Special Surplus Funds – not applicable

(10). Change in Unassigned Funds

	2015	2014	2013
Unrealized gain (Loss) on Common Stocks	(730,817)	719,296	1,808,234
Change in Net Deferred Income Taxes	93,584	893	(853,537)
Change in Non-Admitted Assets	(16,209)	(98,589)	8,424

(11). Surplus Notes – not applicable

(12) and (13). Impact and Dates of Quasi-Reorganizations – not applicable

NOTE 14 – Contingencies

(A). Contingent Commitments – not applicable

(B). Guarantee Fund and Other Assessments

The Company is subject to guaranty fund assessments from the states (Ohio, Pennsylvania, and West Virginia) in which it writes business. There were no material assessments incurred by the Company in 2015. At this time there are no contingent liabilities from the states in which the Company writes business.

(C). Gain Contingencies – not applicable

(D). Extra Contractual Obligations and Bad faith Losses – not applicable

(E). Product Warranties - not applicable

(F). All Other Contingencies

Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material to the financial position of the Company.

NOTE 15 – Leases - not applicable

NOTE 16 – Information about Financial Instruments with Off-balance Sheet Risk and Financial Instruments

With Concentration of Credit Risk

Not applicable

NOTE 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishing of Liabilities

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 18 – Gain or Loss from Uninsured Plans and Uninsured Portion of Partially Insured Plans

Not applicable

Note 19 – Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators

Not applicable

NOTE 20 – Fair Value Measurements

(A). Inputs Used for Assets and Liabilities Measured and Reported at fair Value

1. Items measured and Reported at Fair Value by Levels 1, 2 and 3

The Company has categorized its assets and liabilities that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows.

Level 1 – Quoted Prices in Active Markets for Identical Assets and Liabilities

This category, for items measured at fair value on a recurring basis, includes exchange-traded preferred and common stocks. The estimated fair value of the equity securities within this category are based on quoted prices in active markets and are thus classified as Level 1.

Level 2 – Significant Other Observable Inputs

This category for items measured at fair value on a recurring basis includes bonds, preferred stocks and common stocks which are not exchange-traded. The estimated fair values of some of these items were determined by independent pricing services using observable inputs. Others were based on quotes from markets which were not considered actively traded.

Level 3 – Significant Unobservable Inputs

The Company has no assets or liabilities measured at fair value in this category.

Assets at Fair Value	Level 1	Level 2
Common Stocks	\$10,235,545	
Bonds		\$18,090,761

(2). Roll-forward of level 3 Items:

The Company has no assets or liabilities measured at fair value in the Level 3 category

(3). Policy on Transfers into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

(4). Input and Techniques Used for Level 2 and Level 3 Fair Values

The Company has no assets or liabilities measured at fair value in the Level 3 category.

Bonds carried at fair value categorized as Level 2 were valued using the market approach. These valuations were determined to be Level 2 valuations as quoted market prices for similar instruments in an active market were utilized.

(5). Derivative Fair Values – not applicable

(B). Other Fair Value Discloses – not applicable

(C). Fair Value for All Financial Instruments by Levels 1, 2 and 3

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments. The fair values are also categorized into three-level fair value hierarchy as

NOTES TO FINANCIAL STATEMENTS

described above in Note 20A. This was not practicable for mortgage loans as described below in Note 20D.

	Fair value	Admitted value	Level 1	level 2	not practical
Bonds	\$18,090,761	\$17,966,793		\$18,090,761	
Stocks	\$10,235,545	\$10,235,545	\$10,235,545		
Mortgage Loans	\$237,161	\$237,161			\$237,161
Cash	\$2,192,859	\$2,192,859	\$2,192,859		

(D). Financial Instruments for which Not Practical to Estimate Fair Values

It is not practical to determine the fair values of mortgage loans for purposes of the above disclosures of Note 20C due to the fact that these items are not traded and therefore quoted market prices are not available. Also, the cost of obtaining estimates of fair values from other sources is considered excessive given the immateriality of the mortgage loans.

NOTE 21 – Other Items

- (A). Extraordinary Items - not applicable
- (B). Trouble Debt Restructuring for Debtors – not applicable
- (C). Other Disclosures

The Company has pledged a \$100,000 U. S. Treasury Bond 7.25% due 05/15/2016 with a fair value of \$102,422 to the State of Ohio Insurance Department. The bond is kept in a separate account.

- (D). Business Interruption Insurance Recoveries – not applicable
- (E). State Transferable and Non-transferable Tax Credits – not applicable
- (F). Subprime Mortgage Related Risk Exposure – not applicable
- (G). Offsetting and netting of assets and liabilities - not applicable
- (H). Joint and Several Liabilities - not applicable

NOTE 22 – Events Subsequent

Not applicable

NOTE 23 – Reinsurance

- (A). Unsecured Reinsurance Recoverable – not applicable
- (B). Reinsurance Recoverable in Dispute – not applicable
- (C). Reinsurance Assumed and Ceded – not applicable
- (D). Uncollectible Reinsurance – not applicable
- (E). Commutation of Ceded Reinsurance – not applicable
- (F). Retroactive Reinsurance – not applicable
- (G). Reinsurance Accounted for as a deposit – not applicable
- (H). Run-off Agreements - not applicable
- (I). Certified Reinsurer Rating Downgraded or Status Subject to Revocation - not applicable

NOTE 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

NOTE 25 – Changes in Incurred Losses and Loss Adjustment Expense - not applicable

NOTE 26 – Intercompany Pooling Arrangements – not applicable

Note 27 – Structured Settlements – not applicable

NOTE 28 – Health Care Receivables – not applicable

NOTE 29 – Participating Policies – not applicable

NOTE 30 – Premium Deficiency Reserves – not applicable

NOTE 31 – High Deductibles – not applicable

NOTE 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expense

Not applicable

NOTE 33 – Asbestos and Environmental Reserve – not applicable

NOTE 34 – Subscriber savings Accounts – not applicable

NOTE 35 – Multiple Peril Crop Insurance – not applicable

NOTE 36 – Financial Guaranty Insurance – not applicable

STATEMENT AS OF SEPTEMBER 30 , 2016 OF THE MUNICIPAL MUT INS CO

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile , as required by the Model Act?

Yes () No (X)
- 1.2

If yes , has the report been filed with the domiciliary state?

Yes () No ()
- 2.1

Has any change been made during the year of this statement in the charter , by-laws , articles of incorporation , or deed of settlement of the reporting entity?

Yes () No (X)
- 2.2

If yes , date of change:

.....
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons , one or more of which is an insurer?

Yes () No (X)
- If yes , complete Schedule Y , Parts 1 and 1A .
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes () No (X)
- 3.3

If the response to 3.2 is yes , provide a brief description of those changes .

.....
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes () No (X)
- 4.2

If the response to 4. 1 is yes , provide the name of entity , NAIC Company Code , and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation .

<div>1</div> <div>Name of Entity</div>	<div>2</div> <div>NAIC Company Code</div>	<div>3</div> <div>State of Domicile</div>
--	---	---

5.

If the reporting entity is subject to a management agreement , including third-party administrator (s) , managing general agent (s) , attorney-in-fact , or similar agreement , have there been any significant changes regarding the terms of the agreement or principals involved?

Yes () No () N/A (X)
6. 1

State as of what date the latest financial examination of the reporting entity was made or is being made .

12/31/2011
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity . This date should be the date of the examined balance sheet and not the date the report was completed or released .

12/31/2011
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity . This is the release date or completion date of the examination report and not the date of the examination (balance sheet date) .

10/09/2012
- 6.4

By what department or departments?

West Virginia Department of Insurance
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes () No () N/A (X)
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes (X) No () N/A ()
- 7.1

Has this reporting entity had any Certificates of Authority , licenses or registrations (including corporate registration , if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes () No (X)
- 7.2

If yes , give full information

.....
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes () No (X)
- 8.2

If response to 8. 1 is yes , please identify the name of the bank holding company .

.....
- 8.3

Is the company affiliated with one or more banks , thrifts or securities firms?

Yes () No (X)
- 8.4

If response to 8. 3 is yes , please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [[i. e. the Federal Reserve Board (FRB) , the Office of the Comptroller of the Currency (OCC) , the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator .

<div>1</div> <div>Affiliate Name</div>	<div>2</div> <div>Location (City, State)</div>	<div>3</div> <div>FRB</div>	<div>4</div> <div>OCC</div>	<div>5</div> <div>FDIC</div>	<div>6</div> <div>SEC</div>
--	--	-----------------------------	-----------------------------	------------------------------	-----------------------------

9. 1

Are the senior officers (principal executive officer , principal financial officer , principal accounting officer or controller , or persons performing similar functions) of the reporting entity subject to a code of ethics , which includes the following standards?
(a) Honest and ethical conduct , including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full , fair , accurate , timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws , rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code .

Yes (X) No ()
- 9.11

If the response to 9. 1 is No , please explain:

.....
9. 2

Has the code of ethics for senior managers been amended?

Yes () No (X)
- 9.21

If the response to 9.2 is Yes , provide information related to amendment (s) .

.....
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes () No (X)
- 9.31

If the response to 9. 3 is Yes , provide the nature of any waiver (s) .

.....

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent , subsidiaries or affiliates on Page 2 of this statement?
- Yes () No (X)
- 10.2 If yes , indicate the amounts receivable from parent included in the Page 2 amount:
- \$

INVESTMENT

- 11.1 Were any of the stocks , bonds , or other assets of the reporting entity loaned , placed under option agreement , or otherwise made available for use by another person?
(Exclude securities under securities lending agreements .)
- Yes () No (X)
- 11.2 If yes , give full and complete information relating thereto:
-
.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:
- \$
13. Amount of real estate and mortgages held in short-term investments:
- \$

- 14.1 Does the reporting entity have any investments in parent , subsidiaries and affiliates?
- Yes () No (X)
- 14.2 If yes , please complete the following:

	¹ Prior Year-End Book/ Adjusted Carrying Value	² Current Quarter Book/ Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans or Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent , Subsidiaries and Affiliates (Subtotal Line 14.21 to Line 14.26)	\$	\$
14.28 Total Investment in Parent included in Line 14.21 to Line 14.26 above	\$	\$

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?
- Yes () No (X)
- 15.2 If yes , has a comprehensive description of the hedging program been made available to the domiciliary state?
- Yes () No ()
- If no , attach a description with this statement .

16. For the reporting entity's security lending program , state the amount of the following as of current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL , Parts 1 and 2
- \$
- 16.2 Total book adusted /carrying value of reinvested collateral assets reported on Schedule DL , Parts 1 and 2
- \$
- 16.3 Total payable for securities lending reported on the liability page
- \$

17. Excluding items in Schedule E - Part 3 - Special Deposits , real estate , mortgage loans and investments held physically in the reporting entity's offices , vaults or safety deposit boxes , were all stocks , bonds and other securities , owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1 , III - General Examination Considerations , F. Outsourcing of Critical Functions , Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?
- Yes () No (X)

- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook , complete the following:

¹ Name of Custodian (s)	² Custodian Address
---------------------------------------	-----------------------------------

Wesbanco Bank Trust Department 1 Bank Plaza , Wheeling , WV 26003

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook , provide the name , location and a complete explanation:

¹ Name(s)	² Location(s)	³ Complete Explanation(s)
-------------------------	-----------------------------	---

- 17.3 Have there been any changes , including name changes , in the custodian(s) identified in 17.1 during the current quarter?
- Yes () No (X)

- 17.4 If yes , give full and complete information relating thereto:

¹ Old Custodian	² New Custodian	³ Date of Change	⁴ Reason
-------------------------------	-------------------------------	--------------------------------	------------------------

- 17.5 Identify all investment advisors , broker /dealers or individuals acting on behalf of broker /dealers that have access to the investment accounts , handle securities and have authority to make investments on behalf of the reporting entity:

¹ Central Registration Depository	² Name(s)	³ Address
--	-------------------------	-------------------------

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?
- Yes (X) No ()

- 18.2 If no , list exceptions:
-

STATEMENT AS OF SEPTEMBER 30 , 2016 OF THE MUNICIPAL MUT INS CO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.

If the reporting entity is a member of a pooling arrangement, did the agreement of the reporting entity's participation change?
If yes, attach an explanation.

Yes () No () N/A (X)

2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation.

Yes () No (X)

3.1

Have any of the reporting entity's primary reinsurance contracts been canceled?

Yes () No (X)

3.2

If yes, give full and complete information thereto
.....

4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero?

Yes () No (X)

4.2

If yes, complete the following schedule:

1	2	3	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
Line of Business	Maximum Interest	Discount Rate	4	5	6	7	8	9	10	11
			Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
04.2999 - TOTAL										

5.

Operating Percentages:

5.1

A&H loss percent

..... %

5.2

A&H cost containment percent

..... %

5.3

A&H expense percent excluding cost containment expenses

..... %

6.1

Do you act as a custodian for health savings accounts?

Yes () No (X)

6.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$

6.3

Do you act as an administrator for health savings accounts?

Yes () No (X)

6.4

If yes, please provide the balance of the funds administered as of the reporting date.

\$

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	N					
2. Alaska	AK	N					
3. Arizona	AZ	N					
4. Arkansas	AR	N					
5. California	CA	N					
6. Colorado	CO	N					
7. Connecticut	CT	N					
8. Delaware	DE	N					
9. District of Columbia	DC	N					
10. Florida	FL	N					
11. Georgia	GA	N					
12. Hawaii	HI	N					
13. Idaho	ID	N					
14. Illinois	IL	N					
15. Indiana	IN	N					
16. Iowa	IA	N					
17. Kansas	KS	N					
18. Kentucky	KY	N					
19. Louisiana	LA	N					
20. Maine	ME	N					
21. Maryland	MD	N					
22. Massachusetts	MA	N					
23. Michigan	MI	N					
24. Minnesota	MN	N					
25. Mississippi	MS	N					
26. Missouri	MO	N					
27. Montana	MT	N					
28. Nebraska	NE	N					
29. Nevada	NV	N					
30. New Hampshire	NH	N					
31. New Jersey	NJ	N					
32. New Mexico	NM	N					
33. New York	NY	N					
34. North Carolina	NC	N					
35. North Dakota	ND	N					
36. Ohio	OH	L	1,420,824	2,283,277	758,741	759,782	105,459
37. Oklahoma	OK	N					127,810
38. Oregon	OR	N					
39. Pennsylvania	PA	L	387,826	904,840	346,106	202,551	57,850
40. Rhode Island	RI	N					71,689
41. South Carolina	SC	N					
42. South Dakota	SD	N					
43. Tennessee	TN	N					
44. Texas	TX	N					
45. Utah	UT	N					
46. Vermont	VT	N					
47. Virginia	VA	N					
48. Washington	WA	N					
49. West Virginia	WV	L	8,594,920	6,693,261	5,727,807	5,099,513	671,474
50. Wisconsin	WI	N					800,244
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U. S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	X X X					
59. Totals	(a) 3	10,403,570	9,881,378	6,832,654	6,061,846	834,783	999,743
DETAILS OF WRITE-INS							
58001.	X X X						
58002.	X X X						
58003.	X X X						
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X						
58999. TOTALS (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)	X X X						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer;
(E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of "L" responses except for Canada and Other Alien.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES
OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

PART 1 - ORGANIZATIONAL CHART

NONE

Page 12
Schedule Y, Part 1A
NONE

Schedule Y, Part 1A, Explanation
NONE

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire	1,972,940	982,686	49.8	42.4
2. Allied lines				
3. Farmowners multiple peril	646,606	116,185	18.0	28.1
4. Homeowners multiple peril	7,048,297	5,790,659	82.2	70.6
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability-occurrence				
11.2 Medical professional liability-claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability-occurrence				
17.2 Other liability-claims made				
17.3 Excess Workers' Compensation				
18.1 Products liability-occurrence				
18.2 Products liability-claims made				
19.1, 19.2 Private passenger auto liability				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. TOTALS	9,667,843	6,889,530	71.3	61.1
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Fire	684,981	1,966,475	1,888,592
2. Allied lines			
3. Farmowners multiple peril	225,102	691,031	679,682
4. Homeowners multiple peril	2,823,357	7,746,065	7,313,104
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability-occurrence			
11.2 Medical professional liability-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence			
17.2 Other liability-claims made			
17.3 Excess Workers' Compensation			
18.1 Products liability-occurrence			
18.2 Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. TOTALS	3,733,440	10,403,571	9,881,378
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)			

PART 3 (000 Omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Prior Year- End Known Case Loss and LAE Reserves	Prior Year- End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Column 1 plus Column 2	2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2016 Loss and LAE Payments (Column 4 plus Column 5	Q. S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q. S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q. S. Date IBNR Loss and LAE Reserves	Total Q. S. Loss and LAE Reserves (Column 7 plus Column 8 plus Column 9)	Prior Year- End Known Case Loss and LAE Reserves Developed (Savings) / Deficiency (Column 4 plus Column 7 minus Column 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings) / Deficiency (Column 5 plus Column 8 plus Column 9 minus Column 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings) / Deficiency (Column 11 plus Column 12
1. 2013 + Prior	8	178	186	5	268	273		4	178	182	(3)	272	269
2. 2014	46	397	443	85	169	254		1	397	398	39	170	209
3. Subtotals 2014 + prior	54	575	629	90	437	527		5	575	580	36	442	478
4. 2015	724	1,330	2,054	125	616	741		18	1,330	1,348	(599)	634	35
5. Subtotals 2015 + prior	778	1,905	2,683	215	1,053	1,268		23	1,905	1,928	(563)	1,076	513
6. 2016	X X X	X X X	X X X	X X X	5,521	5,521	X X X	812		812	X X X	X X X	X X X
7. Totals	778	1,905	2,683	215	6,574	6,789		835	1,905	2,740	(563)	1,076	513
8. Prior Year-End Surplus As Regards Policy- holders	23,100										Column 11, Line 7 As % of Column 1, Line 7	Column 12, Line 7 As % of Column 2, Line 7	Column 13, Line 7 As % of Column 3, Line 7
											1. (72.4) %	2. 56.5 %	3. 19.1 %
													Column 13, Line 7 Line 8
													4. 2.2 %

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?

Response

NO

EXPLANATION:

BARCODE:

Document Identifier 490:

14656201649000003

2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 455:

14656201645500003

3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 365:

14656201636500003

4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 505:

14656201650500003

STATEMENT AS OF SEPTEMBER 30 , 2016 OF THE MUNICIPAL MUT INS CO

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW WRITE-INS FOR Page 4, Statement of Income

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
AGGREGATED AT Line 14, Miscellaneous Income			
1404. Miscellaneous Income			3,499
1405. Hartford Steam Boiler Contingent Commission	61,284		18,194
1498. Line 14, Miscellaneous Income	61,284		21,693

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year To Date	Prior Year Ended December 31
1. Book /adjusted carrying value, December 31 of prior year	956,405	973,716
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	56,623	
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book /adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized		
8. Deduct current year's depreciation	8,655	17,311
9. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 minus Line 7 minus Line 8)	1,004,373	956,405
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	1,004,373	956,405

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year To Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	237,161	243,429
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	2,843	6,268
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other-than-temporary impairment recognized	56,623	
11. Book value/recorded investment excluding accrued interest at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)	177,695	237,161
12. Total Valuation Allowance		
13. Subtotal (Line 11 plus Line 12)	177,695	237,161
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	177,695	237,161

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year To Date	Prior Year Ended December 31
1. Book /adjusted carrying value, December	NONE	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after a		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book /adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year To Date	Prior Year Ended December 31
1. Book /adjusted carrying value of bonds and stocks, December 31 of prior year	28,202,337	26,650,763
2. Cost of bonds and stocks acquired	2,551,938	4,928,752
3. Accrual of discount		4,584
4. Unrealized valuation increase (decrease)	222,763	(730,817)
5. Total gain (loss) on disposals	261,686	303,182
6. Deduct consideration for bonds and stocks disposed of	2,570,075	2,911,381
7. Deduct amortization of premium		42,746
8. Total foreign exchange change in book /adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 minus Line 6 minus Line 7 plus Line 8 minus Line 9)	28,668,649	28,202,337
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	28,668,649	28,202,337

SCHEDULE D - PART 1B

Showing the Acquisitions , Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	16,904,702	1,052,723	880,956		16,909,318	16,904,702	17,076,469	16,723,069
2. NAIC 2 (a)	1,243,724				1,243,724	1,243,724	1,243,724	1,243,724
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	18,148,426	1,052,723	880,956		18,153,042	18,148,426	18,320,193	17,966,793
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	18,148,426	1,052,723	880,956		18,153,042	18,148,426	18,320,193	17,966,793

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$.....; NAIC 2 \$.....; NAIC 3 \$.....; NAIC 4 \$.....; NAIC 5 \$.....; NAIC 6 \$.....

Page SI03
Schedule DA, Part 1
NONE

Schedule DA, Verification
NONE

SCHEDULE DB - PART A - VERIFICATION

Options , Caps , Floors , Collars , Swaps and Forwards

1.	Book/Adjusted Carrying Value , December 31 , prior year (Line 9 , prior year)	
2.	Cost Paid/ (Consideration Received) on additions	
3.	Unrealized Valuation increase/ (decrease)	
4.	Total gain (loss) on termination recognized	
5.	Considerations received/ (paid) on terminations	
6.	Amortization	
7.	Adjustment to the Book/Adjusted Carrying Value	
8.	Total foreign exchange change in Book/Adjusted Carrying Value	
9.	Book/Adjusted Carrying Value at End of Current Period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 plus Line 7 plus Line 8)	
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value , December 31 of prior year (Line 6 , prior year)	
2.	Cumulative cash change (Section 1 , Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly Effective Hedges	
3.11	Section 1 , Column 15 , current year to date minus	
3.12	Section 1 , Column 15 , prior year	
	Change in variation margin on open contracts - All Other	
3.13	Section 1 , Column 18 , current year to date minus	
3.14	Section 1 , Column 18 , prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1 , Column 17 , current year to date minus	
3.22	Section 1 , Column 17 , prior year	
	Change in amount recognized	
3.23	Section 1 , Column 19 , current year to date minus	
3.24	Section 1 , Column 19 , prior year	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year	
4.2	Less:	
	Amount used to adjust basis of hedged item	
4.21		
	Amount recognized	
4.22		
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
	Total gain (loss) recognized for terminations in prior year	
5.1		
	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
5.2		
6.	Book/Adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3.3 minus Line 4.3 minus Line 5.1 minus Line 5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

NONE

Page SI05

Schedule DB, Pt. C, Section 1, Replicated (Synthetic Assets) Open
NONE

Page SI06

Sch DB, Pt C, Sn 2, Replication (Syn Assets) Transactions Open
NONE

Page SI07

Schedule DB, Verification
NONE

Page SI08

Schedule E, Verification (Cash Equivalents)
NONE

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book / Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Acquired by internal transfer								
Foreclosure of First Lien Mortgage	Wellsburg	WV	08/31/2016		56,623		56,623	
0299999 - Acquired by internal transfer					56,623		56,623	
0399999 - TOTALS					56,623		56,623	

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter , Including Payments During the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B. /A. C. V. (11-9-10)	13 Total Foreign Exchange Change in B. /A. C. V.							

NONE

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE during the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						

NONE

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED , Transferred or Repaid During the Current Quarter

1			4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
							8	9	10	11	12	13					
	2	3					Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date												
Mortgages with partial repayments																	
	Wellsburg	WV		09/30/2011	09/30/2016	180,538								1,058			
0299999 - Mortgages with partial repayments						180,538								1,058			
Mortgages transferred																	
	Wellsburg	WV		12/31/2012	08/31/2016	56,623						56,623	56,623				
0499999 - Mortgages transferred						56,623						56,623	56,623				
0599999 - TOTAL						237,161						56,623	57,681				

Page E03

Sch. BA, Pt. 2 , Other Long-Term Invested Assets Acquired
NONE

Sch. BA, Pt. 3 , Other Long-Term Invested Assets Disposed
NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U. S. Governments									
3137BR-K2-0	FHLMC CMO FHR4610 LA 2.5%		08/31/2016	First Tennessee Bank		515,000	515,000.00	1,042	1FE
0599999	Subtotal - Bonds - U. S. Governments					515,000	515,000.00	1,042	
Bonds - U. S. Political Subdivisions of States, Territories and Possessions									
778289-EP-9	Ross, Ohio Local School District 3%		09/13/2016	RBC Capital Markets		275,298	250,000.00		1FE
642288-Q5-6	New Berlin, WI Promissory Note NTS Ser-A		09/14/2016	Suntrust		262,425	250,000.00		1FE
2499999	Subtotal - Bonds - U. S. Political Subdivisions of States, Territories and Possessions					537,723	500,000.00		
8399997	Subtotal - Bonds - Part 3					1,052,723	1,015,000.00	1,042	
8399999	Subtotal - Bonds					1,052,723	1,015,000.00	1,042	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)									
023135-10-6	Amazon.Com		08/24/2016	Hazlett Burt Watson	100.000	76,001			L
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					76,001			
9799997	Subtotal - Common Stocks - Part 3					76,001			
9799999	Subtotal - Common Stocks					76,001			
9899999	Subtotal - Preferred and Common Stocks					76,001			
9999999	TOTALS					1,128,724		1,042	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE MUNICIPAL MUT INS CO

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identifi- cation	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization) / Accretion	Current Year's Other- Than-Temporary Impairment Recognized	Total Change in B. /A. C. V. (11+12-13)	Total Foreign Exchange Change in B. /A. C. V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designa- tion or Market Indi- cator (a)
Bonds - U. S. Governments																					
3136A2-KL-6	FNMA CMO #FNR2011-111BA 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		15,982	15,982.00	15,982	16,296		(315)		(315)		15,982					07/25/2040	1FE
3137AE-PT-6	FHLMC CMO #FHR3905 MP 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		5,998	5,998.00	5,998	6,032		(34)		(34)		5,998					03/15/2041	1FE
31398N-BW-3	FNMA CMO FNR 2010-102 GE 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		8,713	8,713.00	8,713	8,876		(163)		(163)		8,713					07/25/2040	1FE
31419A-NT-0	FNMA FNAE0401		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		12,418	12,418.00	12,418	13,015		(598)		(598)		12,418					09/01/2025	1FE
38377T-GQ-8	GNMA CMO GNR2011-11PC 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		11,986	11,986.00	11,986	12,033		(47)		(47)		11,986					04/20/2040	1FE
38377J-ZZ-5	GNMA CMO FNR 2010-113 HB 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		3,938	3,938.00	3,938	5,055		(117)		(117)		3,938					05/16/2040	1FE
3136A6-B4-5	FNMA CMO 2012-66 PC 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		12,796	12,796.00	12,796	12,868		(72)		(72)		12,796					11/25/2041	1FE
3136A9-VW-5	FHLMC CMO FNR 2012-128 JE 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		13,661	13,661.00	13,661	13,973		(312)		(312)		13,661					09/25/2042	1FE
3132KE-HT-5	FHLMC GOLD POOL FGV60242 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		17,478	17,478.00	17,478	17,560		(82)		(82)		17,478					08/01/2028	1FE
3137BA-YE-6	FHLMC CMO FHR 4342 DA 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		21,447	21,447.00	21,447	21,729		(281)		(281)		21,447					03/15/2033	1FE
3136A2-5W-9	FNMA CMO FNR 2011-141 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		26,490	26,490.00	26,490	26,709		(219)		(219)		26,490					12/25/2025	1FE
3128MM-SC-8	FHLMC FGG18514 3%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		22,042	22,042.00	22,042	22,703		(661)		(661)		22,042					06/01/2029	1FE
3136AB-WQ-2	FNMA CMO FNR 2013-12 UA 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		13,774	13,774.00	13,774	14,007		(232)		(232)		13,774					09/25/2042	1FE
3132J4-B2-4	FHLMC FGG30756 3%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		11,607	11,607.00	11,607	11,835		(229)		(229)		11,607					06/01/2035	1FE
3138YN-FY-8	FNMA FNAY8282 3%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		22,959	22,959.00	22,959	23,805		(847)		(847)		22,959					06/01/2030	1FE
38379M-Q8-0	GNMA 2015-117CH 3. 45%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		34,618	34,618.00	34,618	35,819		(1,201)		(1,201)		34,618					12/20/2044	1FE
3136AQ-JW-1	FNMA FNR 2016-86 LA 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		14,921	14,921.00	14,921	14,971		(49)		(49)		14,921					07/25/2045	1FE
31307E-5Q-3	FHLMC FGJ26255		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		21,722	21,722.00	21,722	22,632		(910)		(910)		21,722					11/01/2028	1FE
3136AR-Q9-2	FNMA CMO FNR 2016-29 PC 2%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		9,132	9,132.00	9,132	9,124		9		9		9,132					08/25/2045	1FE
3137BR-K2-0	FHLMC CMO FHR 4610 LA 2. 5%		09/30/2016	MONTHLY PRINCIPAL PAYDOWN		3,611	3,611.00	3,611	3,719		(108)		(108)		3,611					01/15/2041	1FE
38377J-ZZ-5	GNMA CMO FNR 2010-113 HB 2. 5%		08/26/2016	PNC BANK		98,804	94,680.92	97,498	97,498						98,804		(1,306)	(1,306)	1,771	05/16/2040	1FE
3137AE-PT-6	FHLMC CMO FHR 3905 MP 2%		08/26/2016	PNC BANK		95,154	95,154.34	95,095	95,095						95,154		(59)	(59)	1,436	03/15/2041	1FE
0599999	- Subtotal - Bonds - U. S. Governments					499,251	495,128.26	497,886	505,354		(6,468)		(6,468)		499,251		(1,365)	(1,365)	3,207		
Bonds - U. S. Political Subdivisions of States, Territories and Possessions																					
547626-DW-8	Lowell, IN Water Revenue 1.5%		07/01/2016	Partial Call		30,000	30,000.00	30,000	30,000						30,000					07/01/2020	1FE
60534Q-FN-6	Mississippi Develop-Desota Cnty 4. 65%		07/01/2016	Call		100,000	100,000.00	100,000	100,000						100,000				4,650	07/01/2021	1FE
2499999	- Subtotal - Bonds - U. S. Political Subdivisions of States, Territories and Possessions					130,000	130,000.00	130,000	130,000						130,000				4,650		
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
693476-BM-4	PNC FUNDING CORP GLOBAL 2.7%		08/22/2016	CALLED		250,000	250,000.00	261,575	254,422		(4,084)		(4,084)		250,000		(338)	(338)	6,244	09/19/2016	1FE
3899999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					250,000	250,000.00	261,575	254,422		(4,084)		(4,084)		250,000		(338)	(338)	6,244		
8399997	- Subtotal - Bonds - Part 4					879,251	875,128.26	889,461	889,776		(10,552)		(10,552)		879,251		(1,703)	(1,703)	14,101		
8399999	- Subtotal - Bonds					879,251	875,128.26	889,461	889,776		(10,552)		(10,552)		879,251		(1,703)	(1,703)	14,101		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																					
G29183-10-3	Eaton Corp, PLC		08/24/2016	Hazlett Burt Watson	3,000.000	202,477		155,835	156,120		(285)		(285)		202,477		46,642	46,642	5,130		L
907818-10-8	Union Pacific		08/24/2016	Hazlett Burt Watson	2,000.000	191,459		33,755	156,400	35,059			35,059		191,459		157,704	157,704	1,100		L
9099999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					393,936		189,590	312,520	34,774			34,774		393,936		204,346	204,346	6,230		
Common Stocks - Mutual Funds																					
951025-20-4	Wesmark Growth Fund #549		07/01/2016	None	289.519	5,000		4,079	5,240		(240)		(240)		5,000		921	921			L
951025-20-4	Wesmark Growth Fund #549		09/06/2016	None	278.707	5,000		3,927	5,045		(45)		(45)		5,000		1,073	1,073			L
9299999	- Subtotal - Common Stocks - Mutual Funds					10,000		8,006	10,285	(285)			(285)		10,000		1,994	1,994			
9799997	- Subtotal - Common Stocks - Part 4					403,936		197,596	322,805	34,489			34,489		403,936		206,340	206,340	6,230		

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold , Redeemed or Otherwise Disposed of
by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identifi- cation	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designa- tion or Market Indi- cator (a)
9799999	- Subtotal - Common Stocks					403,936		197,596	322,805	34,489			34,489		403,936		206,340	206,340	6,230		
9899999	- Subtotal - Preferred and Common Stocks					403,936		197,596	322,805	34,489			34,489		403,936		206,340	206,340	6,230		
9999999	- TOTALS					1,283,187		1,087,057	1,212,581	34,489	(10,552)		23,937		1,283,187		204,637	204,637	20,331		

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Schedule DB , Part A , Section 1
NONE

Description of Hedged Risk (s)
NONE

Financial or Economic Impact of the Hedge
NONE

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Schedule DB , Part B , Section 1
NONE

Schedule DB , Part B , Section 1 , Broker Name
NONE

Schedule DB , Part B , Description of Hedged Risk (s)
NONE

Schedule DB , Part B , Financial or Economic Impact of the Hedge
NONE

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Schedule DB , Part D , Section 1
NONE

Page E09

Schedule DB , Part D , Section 2 , By Reporting Entity
NONE

Schedule DB , Part D , Section 2 , To Reporting Entity
NONE

Page E10

Schedule DL , Part 1
NONE

Page E11

Schedule DL , Part 2
NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
Depository		Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	6	7	8	*
Name	Location and Supplemental Information					First Month	Second Month	Third Month	
Open Depositories									
Main Street Bank -3month CD 12/25/16	Wellsburg, WV 26070		0.500	68		54,215	54,215	54,284	
Wesbanco Bank - Premium Acct	Wellsburg, WV 26070		0.200	145		401,019	262,821	299,879	
BB&T Bank- Wheeling-Premium Account	Wheeling, WV 26003					778,109	756,460	969,320	
Progressive Bank-Expense/Claim	Wellsburg, WV 26070					125,162	100,893	233,111	
Progressive Bank - Claims	Wellsburg, WV 26070		0.200	27		135,174	135,183	135,192	
Wesbanco Bank - Payroll	Wellsburg, WV 26070					182,949	142,868	100,907	
Wesbanco Bank-Investments	Wheeling, WV 26003			129		1,155,727	1,500,088	1,076,878	
Wesbanco bank-Retirement	Wheeling, WV 26003		0.200	1		1,548	(1,105)	1,413	
Progressive Bank - Insurance	Wellsburg, WV 26070					6,193	5,162	5,162	
0199999 - TOTAL - Open Depositories				370		2,840,096	2,956,585	2,876,146	
0399999 - TOTAL Cash on Deposit				370		2,840,096	2,956,585	2,876,146	
0499999 - Cash in Company's Office						15	15	15	
0599999 - TOTALS				370		2,840,111	2,956,600	2,876,161	

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Schedule E, Part 2, Cash Equivalents

NONE